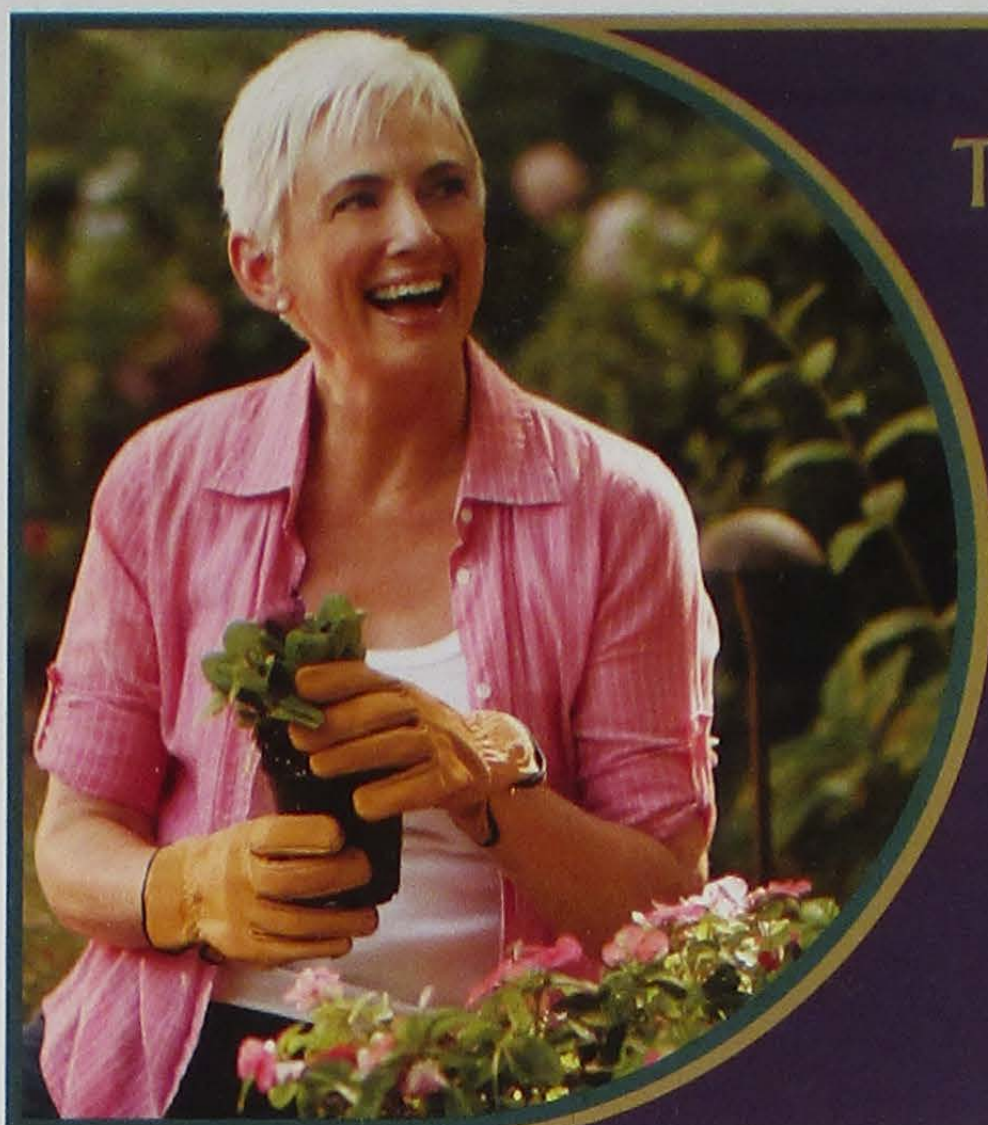


Facets

February 2012

Online dating

Don't knock it till you've tried it




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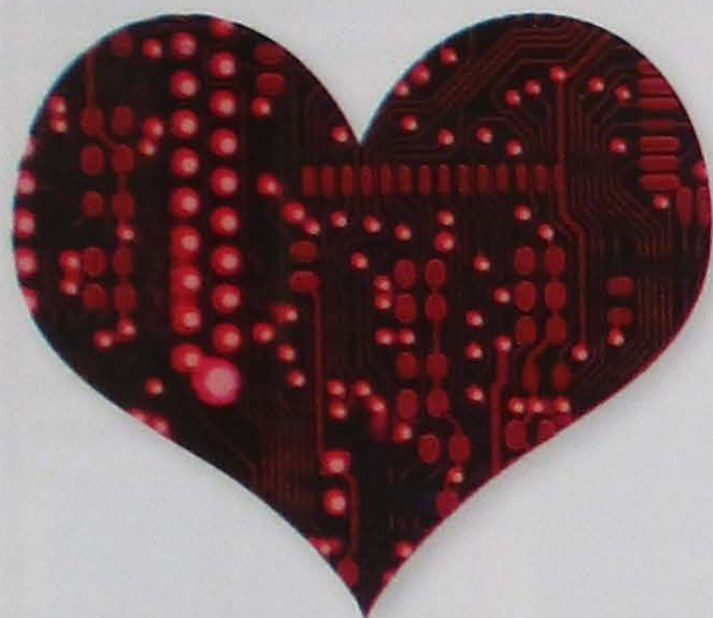
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Facets

Facet - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

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Women in Bible study group journey through life's experiences together.



ON THE COVER

Illustration by Jeni Adkisson/Facets

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We're looking for Story County residents to appear as models in future issues. No previous modeling experience is required. Contact us at [www.facebook.com/facets magazine](http://www.facebook.com/facets%20magazine) if you're interested.



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You can't hurry love

I learned the difference between love and being in love when I was 25.

I spent five years with my boyfriend, but I cared for him like a brother. It was then that I understood why my parents divorced after 18 years of marriage.

I never saw them fight, but I also never saw them kiss. And I've seen them happier in the last 10 years since they married other people than during the 15 years of my life when they were married to each other.

Now that I am single, I think a lot about their newfound happiness.

One of my sisters is engaged and the other is married. Both



JENNIFER MEYER

found love with the first guy they brought home to meet the family. I wish them a lifetime of love together, but since I haven't been as lucky, this isn't a column about finding my soulmate.

I had two failed relationships in my 20s last longer than many modern marriages. A different kind of love — support from my

family — got me through some dark times.

It's easy to be discouraged, especially this time of year. But I don't have to look much further than my family to find inspiration. Some people find love right away, but for some of us, it takes a few tries.

So I keep trying.

In this issue of Facets, you can read about the growing trend of online dating. It's something I have tried myself, and I joke that it's a better option than spending my time alone at home with my two cats, though at times I prefer their company.

I haven't found Mr. Right yet, and I have certainly met some duds along the way, but I have

also met some guys who, though incompatible for dating, have become good friends.

Hopefully, by one means or another, I will in the end find the kind of love shared by Paul Janssen and Esther Vimont. The Gilbert couple, whom you can read about in this issue, experienced their share of lost loves before finding the love of a lifetime with each other.

Now I'm going to reluctantly say the V-word. Happy Valentine's Day from your friends at Facets ... whether you are still looking for love or have found it. ♦

Reach Facets Editor
Jennifer Meyer via email
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"We *HAD* to get married...I was tired of driving!" Barb had taken a teaching job in Newton and Jack was working at Collegiate Manufacturing in Ames. Since it was before the "interstates" it was a long drive—but worth it!

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— Cindy Doolittle, Story City, member service representative at Premier Credit Union

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— Debra Atkinson, Ames, Facets contributor

CHAMP MINI ICE CREAM CONES

You can find several different flavors at the grocery store. The smaller size is great for kids, and I can have one without feeling I should do extra time on the treadmill.

— Karin Chitty, Ames, office manager at Converse Conditioned Air



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JUST FABULOUS DARLING

Make a trip to a new store in town. Just Fabulous Darling is located just east of The Café in Somerset. Fun clothing and a ton of awesome accessories — and affordable, too!

— Peggy Best, Ames, Facets contributor

KINDLE, KEURIG

My kids gave me a Kindle and a Keurig single-cup coffee maker for Christmas. I love them both. I may go broke buying books and little coffee pods, but I'll be happy!

— Alexandra Hayne, Ames, editor at the Ames Tribune

READING

I joined a book club in 2011, and I'm really enjoying the variety of books we read each month. I was in a rut, reading the same types of books, and the club has expanded my reading selection. My goal for 2012 is to also read more business-related books during the year, so I'm reading for both pleasure and self-improvement.

— K'Lynn Lynn, Ames, Realtor buyer specialist at Tom Randall Real Estate Team



BREAKFAST AT THE CAFÉ

Stop by The Café and pick up a wonderful cup of coffee and a chocolate croissant.

— Peggy Best, Ames, Facets contributor



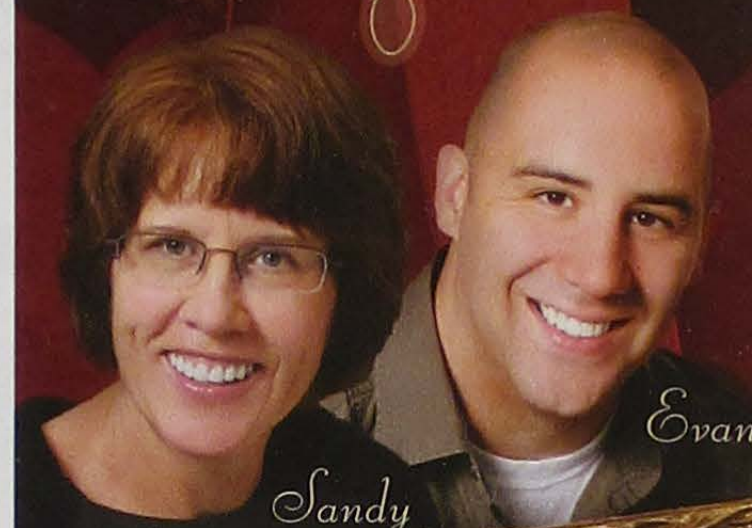
'HAPPENS EVERY DAY' BY ISABEL GILLIES

Read it and weep. It is absolutely worth it.

— Karin Chitty, Ames, office manager at Converse Conditioned Air

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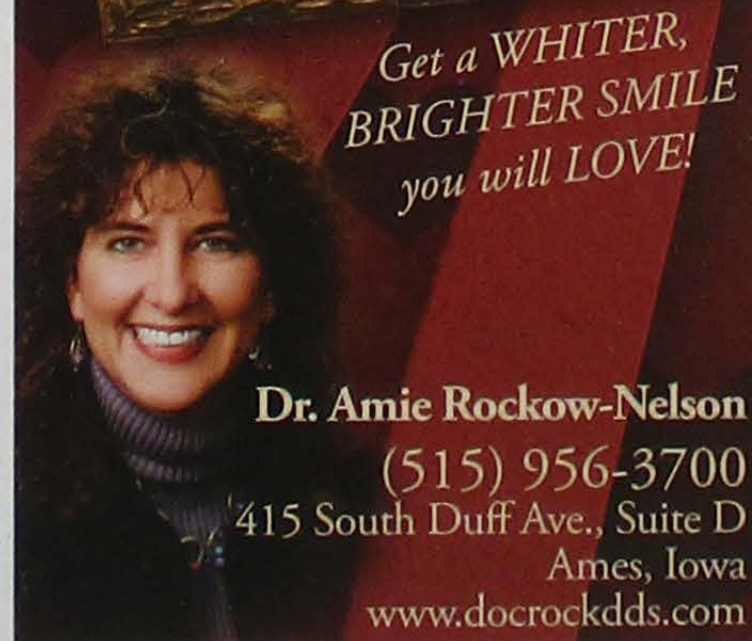
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Online dating

Don't knock it till you've tried it



JENNIFER MEYER

Meeting men was easier in college, when academic clubs, school activities and local bars offered Erin opportunities to date.

Since she graduated from Iowa State University in December 2010, however, her busy schedule includes a full-time job, and she does not want going to bars to be her "entire life anymore."

The 23-year-old recently signed up for the first time with Match.com, a leading online dating site.

"I wouldn't say I'm embarrassed, but people don't understand it," Erin said.

She chose Match.com because her cousin met her husband through the site, and Erin heard recommendations from other people as well.

Still, Erin, who didn't want her last name used, said some of her friends "tell me that I'm better than that, and they think it's something that I have to resort to because I can't find guys, so I just have to justify it to people."

I felt the same way when I signed up for Match.com when I was 30 and suddenly single in Ames, a city I moved to for my job, but where I knew few people.

ONLINE DATING WEBSITES

EHARMONY.COM

- Site says "free to review matches." You can read full profiles of your matches, but you cannot see photos without paying.
- Can send "smiles" and "icebreakers" for free.
- Offers "guided communication," a series of surveys and questions, to help initiate conversation between paying members. Guided communication is free during select weekends. Free communication events do not include email, however, so you will still have to subscribe in order to meet anyone.
- Site only allows communication between people it matches. Inability to browse affords more privacy, but limits your dating pool.
- Basic plans cost \$59.95 per month for one month, \$39.95 per month for three months, \$29.95 per month for six months and \$19.95 per month for 12 months.

MATCH.COM

- You can read full profiles and see photos without paying.
- Can send "winks" for free.
- Offers instant message chat for paying members.
- Site allows browsing (less privacy) of all paying and non-paying members (larger dating pool). There is no distinction between paying members, who can email, and non-paying members, who cannot email.
- Basic plans cost \$34.99 per month for one month, \$19.99 per month for three months and \$16.99 per month for six months.

CHEMISTRY.COM

- Can view full profiles and see photos without paying. Profiles of members who are interested in you are blocked from non-paying members.
- Relatively new with fewer local members.
- Site only allows communication with people whom it matches.
- Offers games to help paying members initiate conversation.
- No free methods to show interest.
- Basic plans cost \$49.95 per month for one month, \$33.32 per month for three months and \$26.65 per month for six months.

All sites require payment of full subscription cost at sign-up (cannot pay monthly rate on monthly basis). Consider "shopping" a couple of sites with a one-month subscription. You will find a lot of the same people on various sites. When you find a site you prefer, buy at the three-month rate. Online dating does take some time, and there can also be a cycle with new members. Once you sign up and quit, sites will send you discounted offers to re-enroll.

I have tried a couple of different dating sites on and off over the last year and a half.

I have had a few bad experiences, but also met someone online whom I dated for almost six months. The relationship did not work out, but for reasons that had nothing to do with him being anything but a good person.

My advice: Don't knock it till you try it.

But before you go out and sign up, here's a little bit about how it works.

TAKE A DEEP BREATH

Not very many people are proud of looking for love on the Internet, but it's a reality for a lot of people.

Erin said she is worried guys she may communicate with online are "not going to be normal people."

There are good reasons why some people on online dating sites are single. But more often, they are just normal people who find it difficult to meet new people in a new town, with a busy schedule or outside their usual social circles.

There are still people who don't understand, but there are a lot of people who, when I told them I had signed up for online dating, said they would do the same thing if they were single.

READ BEFORE YOU REGISTER

You can check out many of the features on most dating sites before you have to register, and most also offer articles with advice about what to expect from online dating in general. It's worthwhile to do a little investigation so you can select the site that is the best fit for you.

"Around Ames," said Ben, 32, who moved to Ames a few years ago for a job at Iowa State University, "with a small population, what's most important is how much traffic a website gets, and I think Match.com attracts the most people."

A few other benefits of Match.com are that you are not limited to matches selected by the website, and it is one of the least expensive pay sites.

"A problem with Match.com is that you do not know who is a paying member and who is not," Ben said. "Only paying members can answer emails."

Another disadvantage is that it is not as private as sites such as Eharmony.com, which only shows your profile to people with whom it matches you. The drawbacks to Eharmony are that you can go long periods without any matches, and membership is a little more pricey.

THINK BEFORE YOU SPEAK (OR WRITE)

Erin said one of her fears is how to "sum yourself up with a little paragraph, and then your pictures."

Again, sites offer advice about choos-

"I wouldn't say I'm embarrassed, but people don't understand it."

— Erin, a 23-year-old who recently signed up for the first time with Match.com

ing photos to show yourself at your best, and even how to be sexy without being sleazy.

"She doesn't have to be a 10-out-of-10, but then again, there has to be some attraction," said Eric, 35, a recent accounting graduate who met his fiancée through Chemistry.com.

"From there, I read her profile," he said. "Things I look for are good morals and values, a little sense of humor — it helps in order to see if we would find the same things funny — and what they like to do."

When you write your profile, "know what you're looking for," says an article at Eharmony. "One of the greatest aspects of Internet dating is that non-negotiable things like age, location, religion, children and height are out in the open."

Eharmony also suggests writing your profile "as if you're writing an essay, not sending a text message. You'd be surprised to learn that a lot of people will overlook a profile with misspellings, bad grammar and 'text talk.'"

PLAY THE GAME

There have been a few times I've been really frustrated with the people I was meeting. A guy friend, who uses dating sites, reminded me, "That's the game."

I hate the way it sounds, but even Eharmony advises you have to "play the game to win."

"Complete your profile, post great photos, reach out to each and every match, and date as often as possible," Eharmony suggests.

Methods of contact vary by site and can include emails, chats and winks, which are alerts sent by clicking a button.

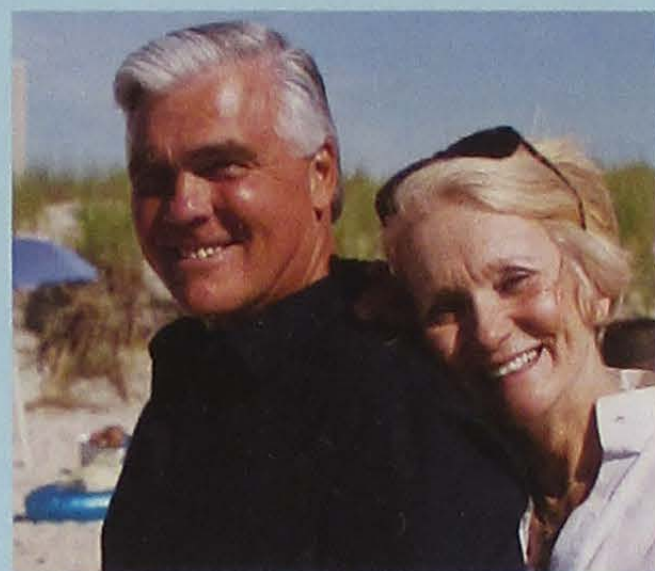
Eric said he usually sends a wink first, unless he is really interested in a woman's profile.

Ben said he tries to send a humorous email and avoids winks because they are too easy to send. He also likes using the instant message chat feature that is available with some sites.

Eric said some sites, such as Chemistry.com, offer fun activities to help break the ice.

I have found most guys are interested in texting after a few emails. You have to feel

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comfortable enough to give out your phone number, but it has been my experience that most guys who are creeps reveal themselves quickly.

Hopefully, that will lead to a phone conversation where you can find out whether he can hold up his end of a conversation before meeting in person.

AVOID AN ONLINE RELATIONSHIP

Eharmony says it very well: "Online dating is a great way to get introduced and to qualify men who share your interests and values, for the purpose of seeing if there is spark enough there to meet in person."

That means you have to take your relationship out of cyberspace and into reality — and the sooner the better.

"The danger is that you run the risk of becoming emotionally invested in a potential match, only to discover that when you meet face-to-face, things fizzle," according to Eharmony.

More than a few times, I've had great chemistry with a guy online or over the phone, but am

disappointed when the meeting falls flat. If I spent very much time communicating with him, it's hard not to feel a little foolish.

KEEP YOUR FIRST MEETING LOW-KEY

There are a lot of tips online about how to ensure your date is a safe one. Read them.

To make it a little more comfortable though, I avoid calling it a date. I call it a "meeting" or a "non-date." Sometimes guys think I am a little weird, but others think it's a great idea.

Eharmony also suggests opting for an afternoon coffee instead of after-dark activity.

"That way, if things go well, you have a longer second date to look forward to," the site advises. "And if things fizzle, you've only wasted an hour of your time and a few dollars from your wallet."

TRUST YOUR GUT

If something feels off about a guy, there is probably a reason you are feeling that way. I doubted my instincts once, and never will again.

A guy with whom I reluctantly accepted a second date, did not respect when I told him I only wanted to be friends. After avoiding his calls, texts and emails for more than a week, I felt uneasy, and sought some reassurance by checking his criminal history at Iowa Courts Online (very handy; Google search it).

I found he had been arrested twice for prostitution. Needless to say, I had no further contact with him and now trust my gut feelings.

DEALING WITH A DUD DATE

Most of the guys I have met through online dating I have met only once, and over dinner.

With the exception of two guys — one who bonded with the bar owner about their Camaros, and another who was loud to a waiter because potatoes were not an alternative side — I was willing to meet most of them a second time to see if the chemistry improved, but apparently the lack of spark was mutual.

It can be uncomfortable if you don't know how to handle chem-

istry that does not click.

A lot of times you can comfortably end a date with a handshake or hug and a "nice meeting you."

If you have to let someone down though, "just be kind, simple, and to the point," according to Eharmony.

The first guy I met after signing up for online dating followed this rule when there was some confusion at the end of our date, and we have kept in touch as friends.

CONTINUING THE CONVERSATION

If the date was a success, the rest should come naturally.

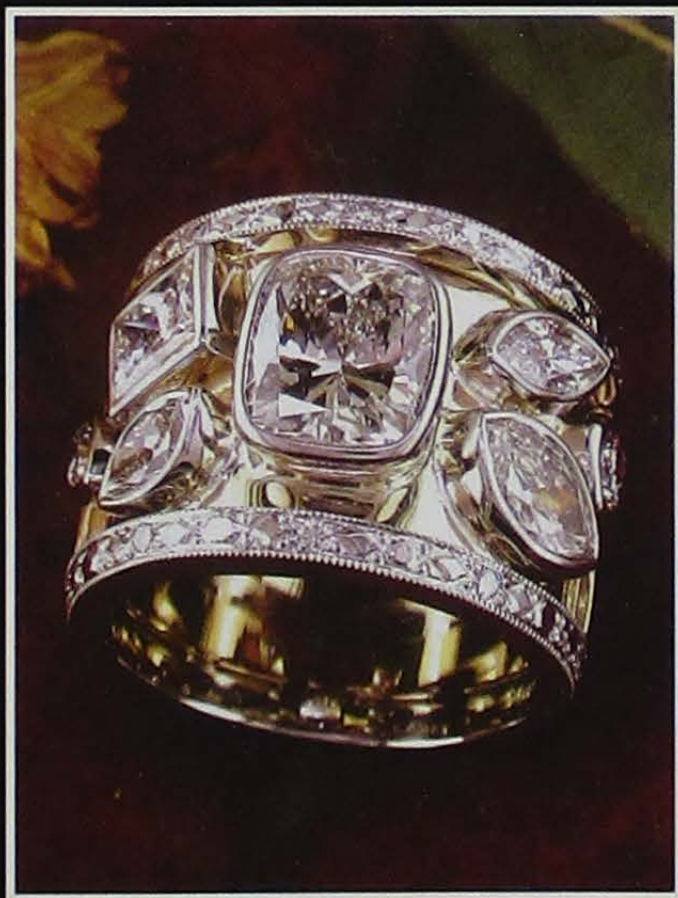
"When we met, it was magic," Eric said of his fiancée. "We seemed to act like we knew each other for years. I knew within a month after we met that we were going to get married someday. She is the miracle in my life that has saved me from a life of despair. ... I love her!" ♦

Reach Facets Editor

Jennifer Meyer via email

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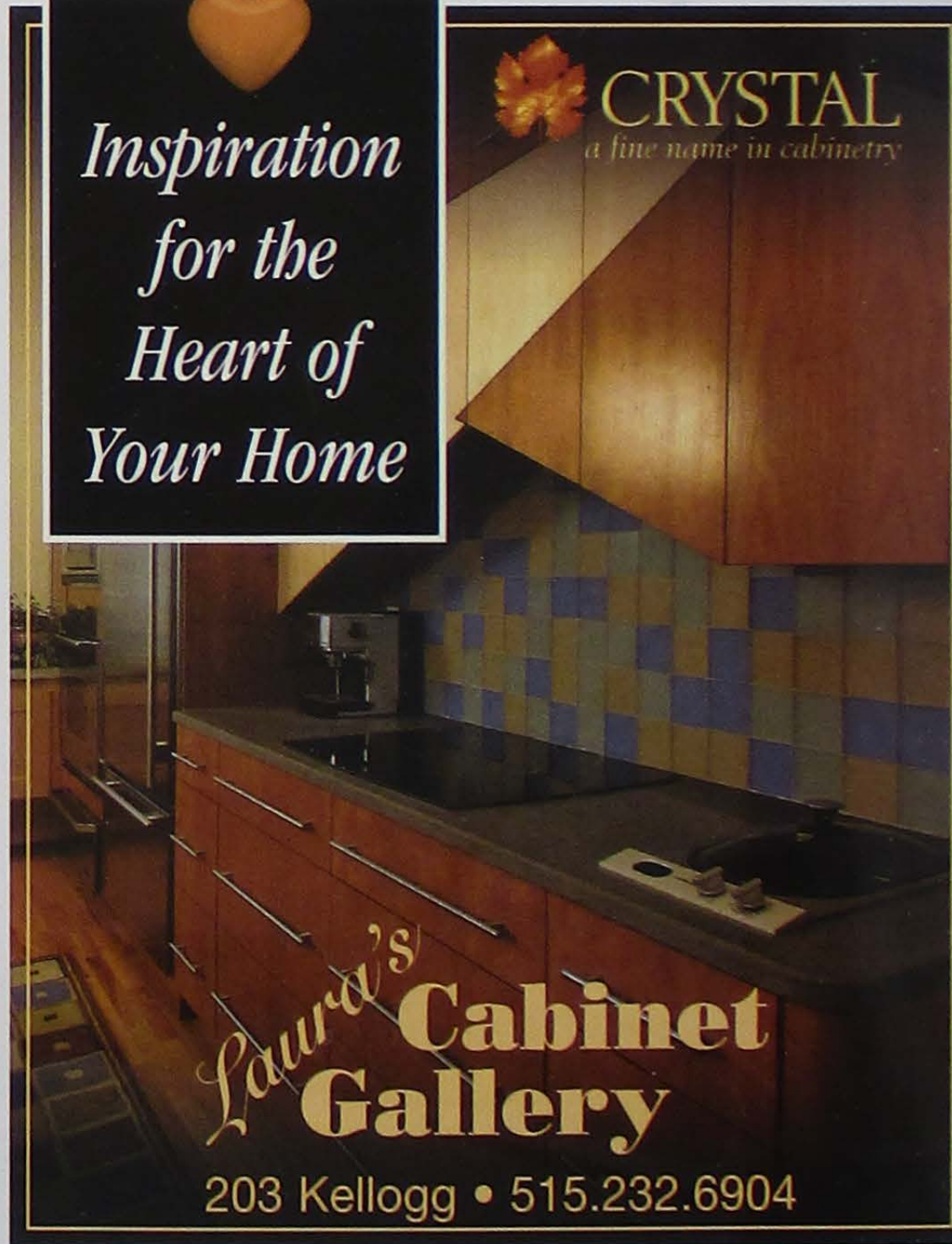


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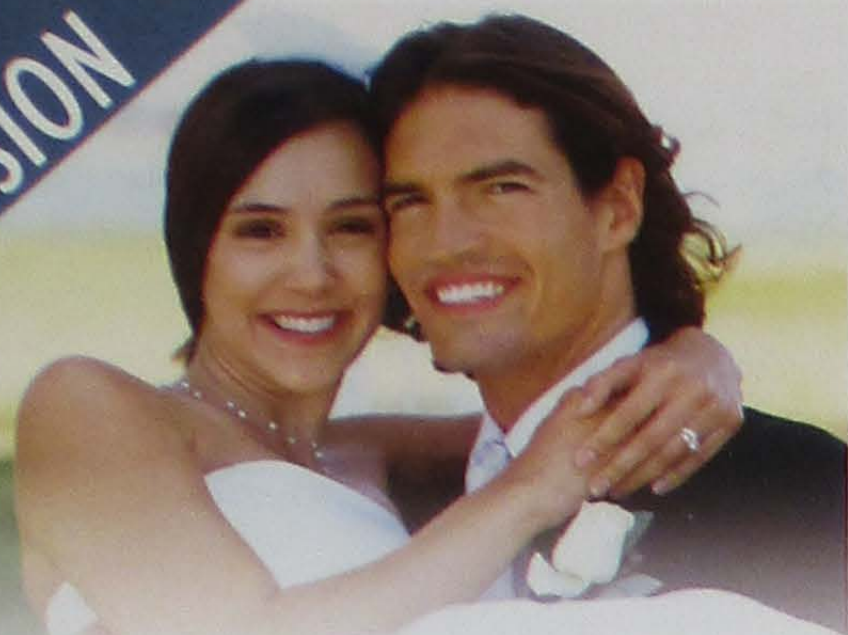

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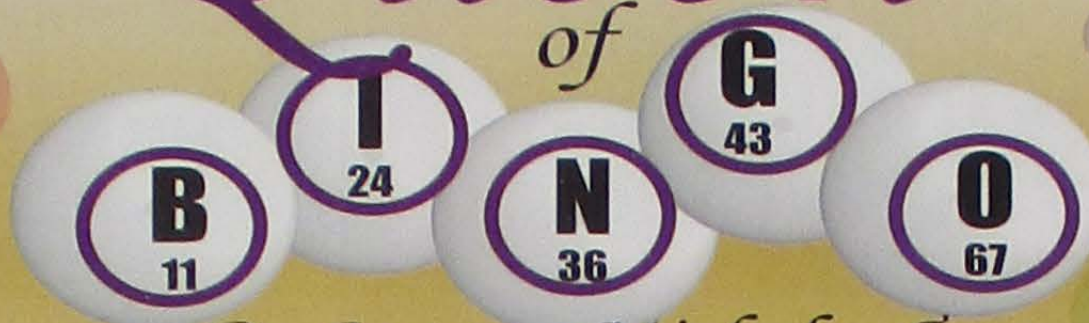


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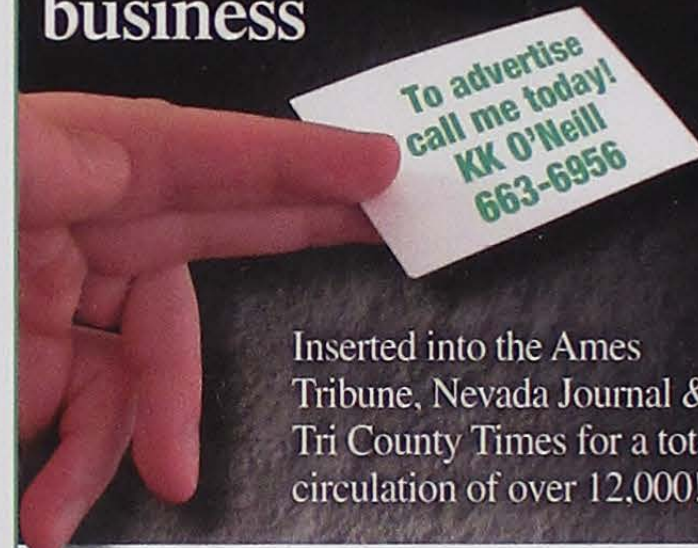
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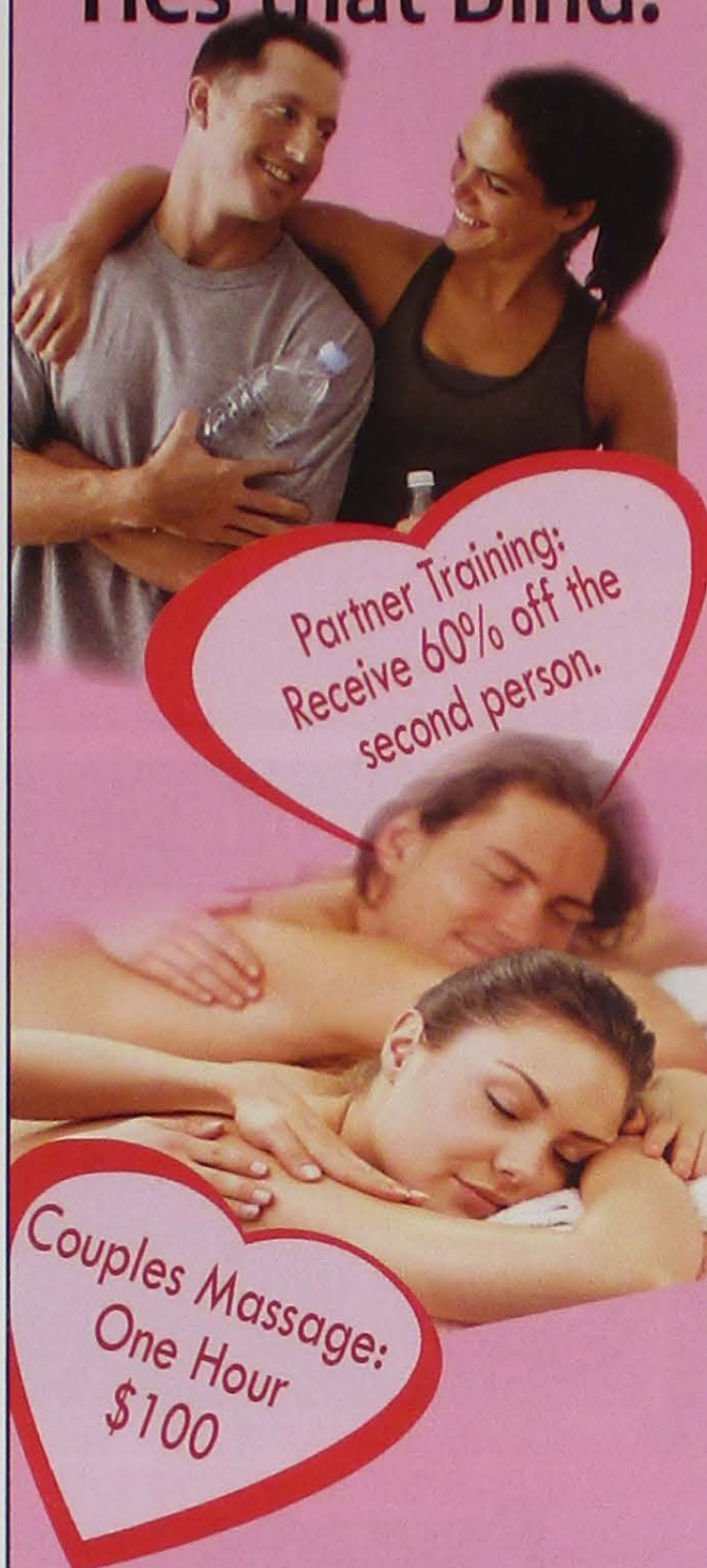
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Gilbert couple's love of a lifetime worth the wait

BY ROXANNE DASS

In love and marriage, it sometimes may take a few tries to get it right. But when you do get it right, life is full of fun and adventure.

Paul Janssen and Esther Vimont, of Gilbert, got their chance at a lifetime of romance in 2000, when the couple married, but it was a long journey to get there.

The two met when Esther's daughter, Chris, was in a relationship with Paul's son, Jimmy.

"I was looking for companionship, so I asked Chris if I could ask her mother out," Paul said.

Chris did not think her mother would agree, but said it was OK for Paul to ask her out for coffee.

Esther said she knew after five minutes that Janssen was someone she wanted to be with.

"I had a cold, so my nose and lips were so chapped," Esther said. "I was crying and whining about my lips being chapped, and Paul pulled out a jar of Carmex and smeared it on my lips. I thought it was terribly sweet."

As the two dated, Esther said Paul treated her as she wanted to be treated.

"My first marriage showed me how I didn't want to be treated, and Paul was the opposite of that," she said.

Esther had two children with her first husband, who she said struggled with alcoholism.

"I thought I just had to take it," Esther said. "It took me a long time to stand up for myself."

Eventually, Esther worked up the courage to leave her first husband and lived on her own for 13 years before she met Paul, who divorced several times before marrying Esther.

Paul was married the first time when he was only 21. A second marriage gave him four children, but frequent fighting led the couple to divorce. He traveled to Texas and Nebraska, where he divorced again before making his way back to Iowa, where he met Esther.

Paul said he was impressed that Esther was her own woman and stood up for herself, but still enjoyed spending time with him.

"She didn't run off and leave me, but she would do her own things and I would do my own," Paul said. "But we would always do things together, like go for drives and take weekend trips."

When Esther worked late shifts as a nurse, Paul picked her up after work and brought her meals. He brought jars and helped with canning, and even came over to help with laundry.

Still, marriage was an adjustment.

"The first year was really tough," Esther said. "I had been on my own for 13 years, but I learned not to be afraid to negotiate for change. You need to be secure enough in yourself and your relationship to do that."

Paul said he signed up for the good and the bad, and learned from his failed marriages to accept both.

"I mellowed out. There are hard times and good times, but it all smooths out in the end," he said. "If you get married, you have to buckle down and get along and learn to forgive each other or things won't last."

It turns out there are more good times than bad.

"You have to make a concentrated effort for fun," Esther said. "It helps keep things lively, relieves tension and keeps things exciting."

On one trip to Wisconsin, Esther wanted to pick Haralson apples at an orchard she and a friend visited years ago. After driving up and down a county road, Esther and Paul finally found the orchard, only to discover the apple season had not started yet.

"When we got back home," Paul said, "I planted her a Haralson apple tree in our orchard so she could have them whenever she wants."

Esther said, "It was a nice compromise. That is something we learned the second time around; you have to learn to compromise with each other on certain things."

One thing they will not compromise on, however, is their commitment to their second-chance romance.

"I made a promise to her and a promise to God to be with her until the end," Paul said. "And I plan to do just that." ♦

Reach Roxanne Dass via email at rdass43@gmail.com.



Photo courtesy of Peggy Best

The Joy on Mondays group: front row, left to right, Patti Hansen, Alicia Ardoin, Dorothy Bartels, Shari Russell and Sharon Millage; and back row, left to right, Carol Baxter, Donna Christiansen, Diane Prindle, Sandy Peterson and Barb Brenner.

Joy on Mondays

Women in Bible study group journey through life's experiences together

BY PEGGY BEST

An acquaintance asked Sandy Peterson to visit a Bible study group while she waited in line for the restroom at church on a Sunday morning.

A year earlier, Peterson had received a cancer diagnosis and had spent a frightful and difficult year in treatment.

"During this time, God laid on my heart to have a deeper relationship with Godly women in my life," said Peterson, an Ames resident since 1986.

Peterson felt God had intervened with the meeting in the line at the restroom, but waited several months to take a step of faith outside her comfort zone and visit the group.

"What would they want with flawed, insecure, messy me?" Peterson said.

Ten years later, Peterson has journeyed through life's experiences with the group, watching their children grow, rejoicing successes and celebrating marriages. They have also shared the heartaches of divorce, lost jobs, health problems and deaths of loved ones.

"We have often joked about who in their right mind would want to be part of our

group, knowing the trials we have encountered together," Peterson said.

Peterson lost her sister to cancer a year ago. Even with the support of a loving husband and family, she said, being able to come hurting and vulnerable to a group of Godly women was incomparable.

"There is such strength and safety in a group like this," she said.

The group of 10 women, ranging in age from their early 40s to late 60s, calls itself Joy on Mondays. The group meets each Monday evening to study scripture, pray, eat and talk.

Peterson is certain there is not a more joy-filled group in Ames on a Monday night.

One of the best things about the group, she said, is that another woman in the group has already experienced almost any difficulty you are facing in life and can offer guidance and support.

"It is a marvel how this group is put together," Peterson said. "We have witnessed the layers and richness of the Bible when seen through the eyes and hearts of 10 different women." ♦

Reach Peggy Best via email at pegathome554@msn.com.

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move, find jobs, move again.

*Some even start
their own Family.*



But, one thing
never changes

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SOME PLACE

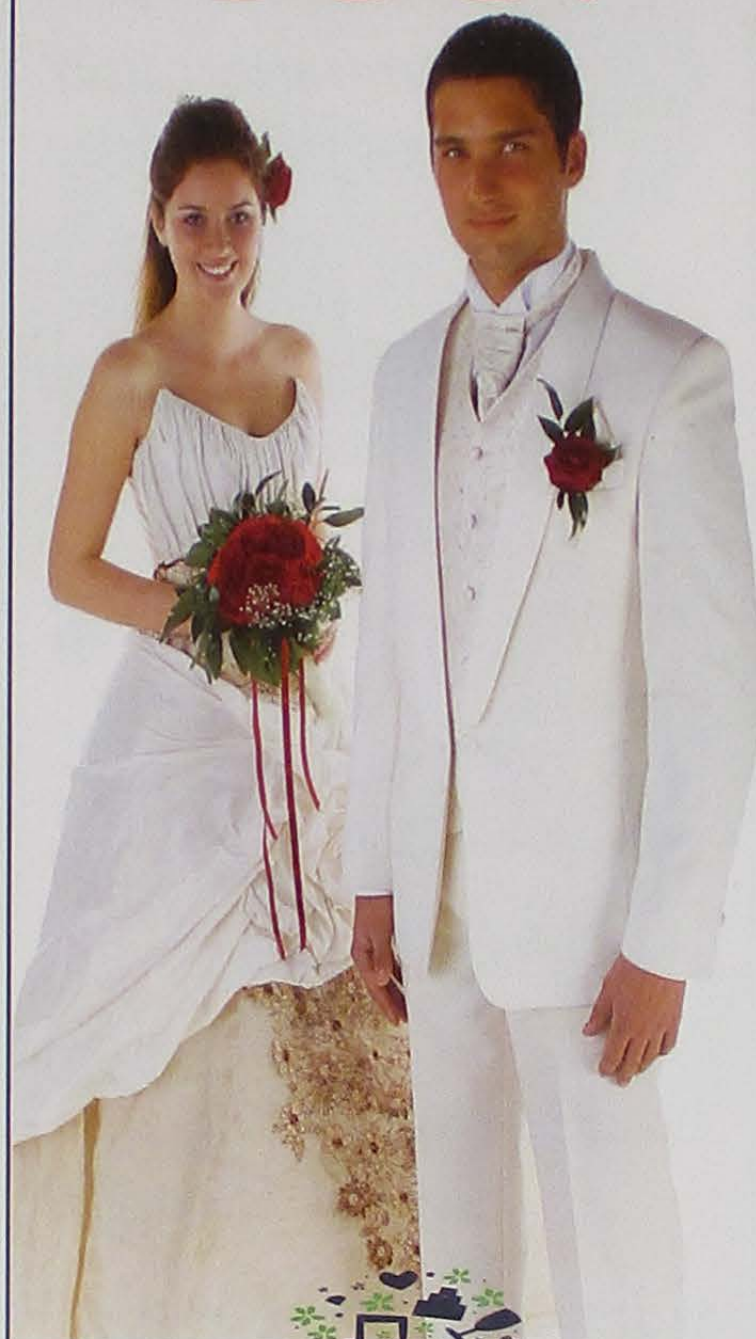
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beauty | RELATIONSHIPS

What some beauty professionals wish you would tell them

The beauty relationship. Wow, that's a tough subject. But wait, maybe not. Let's ask some beauty professionals about their relationships with clients.

I posed the question, "What do you wish your salon guests would tell you?" It led to some interesting answers both expected and unexpected.

"I wish my guests would always be honest," Sara Strouts, from PCI Academy-Minneapolis, said. "If I ask how you are, I really want to know. If I ask about your family, I really want to know. If I ask about your hair, I want to know if I did a good job or not. When my guests come to see me, I want it to always be about them."

Strouts, who is a licensed nail tech, cosmetologist, educator, salon manager and school manager in Minnesota, said, "I want (guests) to know I care about them and their hair. This will always help me, too, because I can do my job and be the best service provider possible; all the while, the guests will see they are special and will return to me."

Kerry Wirtz, an educator at PCI Academy-Ames, also emphasized an honest relationship.

"I would love for them to tell me everything they use and have done to their hair," Wirtz said. "I won't judge, but for (hair) to look the absolute best, I need to know about things that will affect my work. This goes for medications as well, because they can also affect outcomes."

Jenny Becker, of Minneapolis, a licensed cosmetologist and educator with Redken certification in design, wanted guests to share "the truth about their experience with us."

Sara Larsen, who teaches at PCI Academy in the Twin Cities, agreed.

"I wish my salon guests would tell me exactly what they feel about their service and customer service and what we could do to improve in the future to give them the expe-



MARY CLARE
LOKKEN

"If I ask about your hair, I want to know if I did a good job or not."

— Sara Strouts,
PCI Academy-Minneapolis

rience they deserve," said Larsen, a licensed cosmetologist, educator and school manager in Minnesota.

Linda Lohman, an owner of Finesse Spa Salon and PCI Academy, also sought honest feedback from guests.

"I would want my salon guests to tell me their expectations were met completely, from the minute they walked through the front door, throughout their service experience. I want them to be excited to schedule their next services with us," Lohman said.

Monica Kewer, from PCI Academy-Ames, said she can also improve service when guests share their past experiences.

"Not where they went or even what they got done, but more specifically what they liked and didn't like," said Kewer, a PCI educator who previously managed the Younkers salon in Ames. "Did they like a certain atmosphere or a hot drink or cold drink? Did they have a bad experience and what happened? I loved for them to tell me all the good and the bad, so it can help me know not only them better, but how to serve them better."

It sounds like beauty professionals really want to hear from you, their clients. Maybe the question you should ask them when you visit your favorite hairstylist, esthetician or nail tech next time is, "What do you wish your salon guests would tell you?"

From this could come the best relationship you have ever had with a licensed professional serving your beauty needs. ♦

Mary Clare Lokken is the owner of PCI Academy in Ames. She writes this column after consulting with educators there. Reach her via email at MaryClareLokken@aol.com.

Developing a healthy relationship with food

So many people start the New Year with determination to lose weight and deprive themselves of the foods they love. This may work for a short time, but what happens when a forsaken food sneaks up unexpectedly?

If the food is eaten, a sense of guilt can follow, and the diet can potentially go awry. The solution lies in eating whatever you want, in smaller quantities, without being overwhelmed with guilt.

No longer does food have to be the enemy. Try following these tips to develop a long-lasting healthy relationship with food.

MODERATION AND PORTION CONTROL ARE KEY.

Enjoy your food, but eat less. All foods can fit into a healthy meal plan, as long as it's in moderation. Portion distortion can be a problem, a consequence of our eyes being fooled into thinking super-sized amounts of food are the standard. It is safe to say we have forgotten what is a normal serving. So enjoy a sliver of cake here and there, and enjoy the benefit of stopping a craving while preventing overindulgence later.

MAKE A PLAN AND SHOP ACCORDINGLY.

Work up to planning meals for one week at a time. Include a plan for all meals, and don't forget those important mid-morning and afternoon snacks.

Keep it simple by using MyPlate to help guide your food choices:

- Use a 9-inch plate.
- Visually divide the plate in half.
- Fill half of the plate with veggies and/or fruit.
- Fill one quarter of the plate with lean meat or protein.
- Fill one quarter of the plate with grains, choosing whole grains half the time.
- Add one serving of low-fat milk, yogurt or cheese.

KEEP TRACK TO STAY ON TRACK.

Write down what, when and where you eat. Most importantly, include the amount of food. This helps you keep track of what you have already eaten and how much can be consumed



AMY CLARK

BELL PEPPER CHILI

Serves 8 (about 1 cup each)

- 1 pound lean ground beef
- 1 medium onion, diced
- 1 medium green bell pepper, seeded and chopped
- 1 medium red bell pepper, seeded and chopped
- 2 (15-ounce each) cans no-salt-added chili beans, undrained
- 1 (29-ounce) can tomato sauce
- 1 teaspoon chili powder, optional

DIRECTIONS

In a Dutch oven or large saucepan, cook ground beef, onion and bell peppers over medium heat until beef is no longer pink. Drain.

Stir in beans, tomato sauce and chili powder, if desired. Bring to a boil. Cover and simmer 45 minutes, stirring occasionally.

in your next meals. Look for problem areas and reward yourself for positive changes.

THINK ABOUT THE REASON YOU EAT.

Do you eat to live or live to eat? Try thinking of food as nourishment to live the next time an impulse to eat too much sugar or salt comes your way. Do you want a particular food because you are stressed, bored or sad? If so, ask yourself if you are hungry. If you are physically hungry, try to make the best possible choice to satisfy your body. If you are not hungry, think of an activity besides eating to cope with emotions.

FIND A SUPPORT PERSON.

Adhering to a healthy diet is much easier if done in the company of someone sharing the same healthy lifestyle goals. Share your struggles and barriers to eating healthfully, and, most importantly, share your successes. Seek out guidance from a dietitian to learn quick and easy meal planning tips or to help review a food diary to ensure proper nutrition. ♦

Amy Clark earned a bachelor's degree in nutrition and dietetics from Iowa State University in 2003. She is a member of the American Dietetic Association and received a certificate in adult weight management in November 2006. Reach her via email at 1013Dietitian@hy-vee.com.

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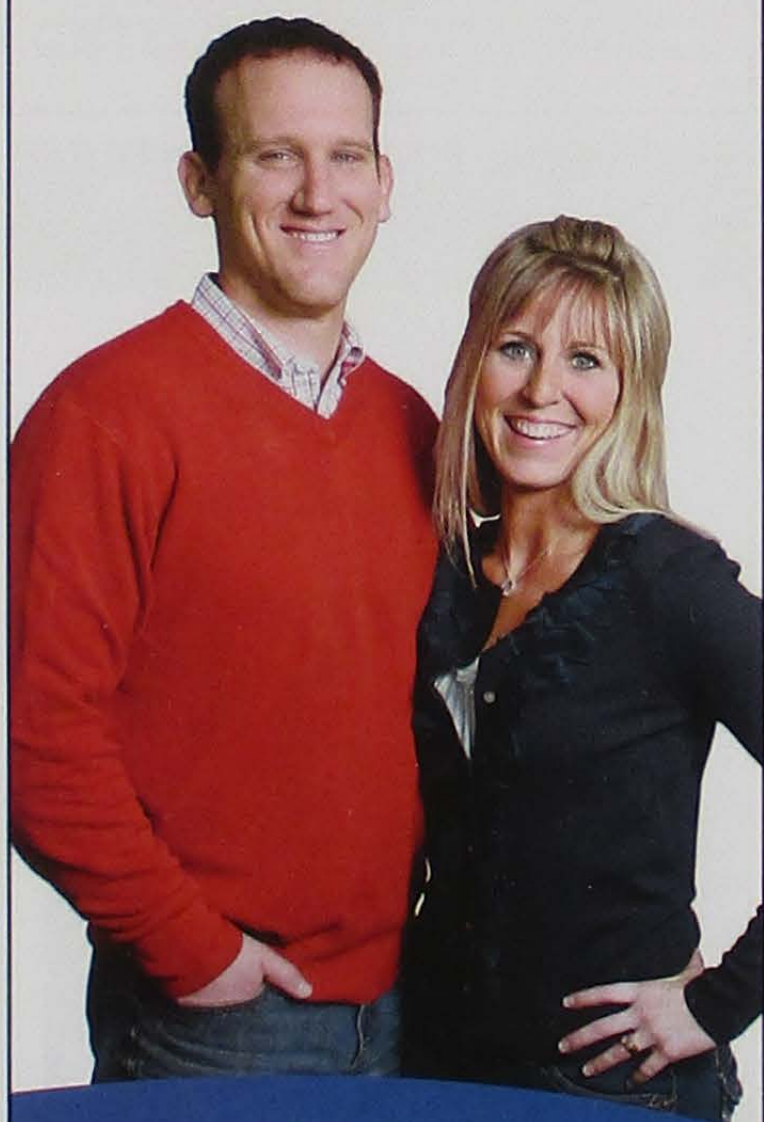
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Daughter learns life lesson while helping her mom

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My attention drifted as the wonderful deep massage worked through my shoulders.

Suddenly, I realized the conversation required my response and focused in on the voice of my massage therapist, Carol Pearson, who was saying how frustrated she was with the amount of money she spent on food: snacks from Casey's General Store, coffee from Starbucks, groceries, dinners at restaurants, fast food and takeout pizza.

Carol had decided on a drastic change; she would put her 14-year-old daughter, Alyona, in charge of the food budget for the month.

CAROL'S WORDS

On Thursday, we clean out the refrigerator and eyeball the cupboards so Alyona sees how much food gets spoiled and tossed.

We plan five dinners for the week; we sit down together and comb through the sales flyers for coupons and prices on things we need. Sometimes we drive to four grocery stores, shopping and comparing, which can be a drag, but it is eye-opening and a fun way to spend time together.

When Alyona's iPod calculator gets close to \$90, we negotiate which groceries to forgo. So far, Alyona has been successful; I am amazed.

When we get home, Alyona puts sticky notes on favorite foods to make them last throughout the week.

I spend less for food on the go; I feel accountable to someone for the first time in years. (I'm a single parent.) I'm motivated to deny myself specialty coffees and lunches because I want Alyona to be successful.

ALYONA'S WORDS

One day on the way to the grocery store, my mom started to explain her brilliant idea. I wasn't really in much of a mood to do something like this, but once I heard I could be



**KAREN
PETERSEN**

'I knew that more than the potential reduction in the cost of food, I could teach Alyona an invaluable life skill.'

— **Carol Pearson**

in control of what we eat and buy, I agreed to my mother's plan. Plus, there was a \$50 bonus if I was successful.

I was very surprised when my mom told me how much money we spent on groceries for just two of us. It became more than the \$50 bonus; I thought I could really help my mom manage the cost and work that went with our eating.

I used to think coupons were useless, but now I am starting to realize that you can make really big savings with coupons.

I find it was very smart of me to take a calculator out and punch in how much money we spend for each product we add to the cart. I think it really helped us know how much money we have before we reach the limit of what we can spend.

I like the feeling of knowing I am doing something good and I am helping my mom out. Thanks to my mom and her brilliant idea.

CAROL'S CONCLUSION

"I knew that more than the potential reduction in the cost of food, I could teach Alyona an invaluable life skill."

...

Helping and appreciating each other as we learn new life skills is what relationships are all about, because ... life is more than money. ♦

Karen L. Petersen, CFP® CDFA™, is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.

Strengthening relationships

Healthy relationships bring happiness and health to our lives. Studies show people with healthy relationships have more happiness and less stress. The relationship you have with exercise may influence your relationship with yourself and, as a result, others around you at work and at home.

For three central Iowa women and an area couple, their relationships with each other and with exercise have been strengthened by combining the two.



DEBRA ATKINSON

Peg Barbour began working with a trainer following a heart attack. Jean Krusi said Barbour's reaction to personal training and exercise got Krusi started as well.

"She was so positive about the experience, I wanted to join in," Krusi said.

Soon, their mutual friend Kris Magel also joined in training, and a trio was born.

Nearly four years later, all three women are still dedicated to twice-a-week sessions. They reschedule missed sessions when they can and support each other's healthy habits outside training sessions to boot.

"Having a set time really helps. The time for training is a standing appointment. It makes it much easier for me to work the rest of my schedule around that time," Krusi said.

Krusi was not exercising regularly when she joined her friends in regular exercise sessions. Getting a training routine is what she credits with getting her into regular physical activity.

"We laugh a lot," Krusi said. "Between the three of us and Tami (their trainer), there is always something to laugh about, which makes exercising fun."

Barbour also acknowledges accountability to her friends and commitment to the training appointment as incentives for keeping exercise a high priority.

"Because I have committed to exercising with my friends, I am much less likely to avoid exercising or to plan something in-

"The time for training is a standing appointment. It makes it much easier for me to work the rest of my schedule around that time."

— **Jean Krusi,**
works out with friends

stead of going to exercise," Barbour said.

Any guru will tell you that individuals in a relationship should also spend time pursuing their own activities. These three comply: Magel does yoga, Krusi works out with her husband on weekends, and Barbour walks outdoors or on a treadmill.

They also share other experiences. They have worked together at Ames Middle School for years, but it is in the personal training studio they have time to catch up with each other personally.

Dave Krumm and his wife, Sheri, have been partner training for three years. They testify that it is one of the best things they have done for themselves.

"We jokingly say that we are now completely addicted to training and can't quit, but the truth is, we have seen such a dramatic difference in our quality of life since we started working with (trainer) Jake, we seriously would give up almost anything else to keep this in the budget and schedule." ♦

Debra Atkinson, M.S., C.S.C.S., graduated from Iowa State University, where she has also taught in the department of kinesiology for 12 years. She has been a fitness professional, writing, speaking and practicing for 25 years.

Reach her via email at PTDDirector@amesracfit.com.

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faceted woman | KIM IIAMS

Name: Kim Iiams

Age: 39

Position: Vice President Mortgage Loan Originator, Banker's Trust

Family: Husband, Chris; son, Colton; daughter, Ashley; dogs, Otis, a chocolate lab, and Carter, a Cavashon

What would you do with \$1,000 to spend on yourself?

I would update my wardrobe and get a manicure, a pedicure and a one-hour massage.

Your favorite meal:

Anything I wouldn't have to cook myself. I love anything off the menu of Aunt Maude's or The Café.

Craziest fashion you ever wore:

In junior high, I had the (talk show host) Sally Jesse Raphael glasses.

I never leave home without:

My Blackberry, but no texting while driving.

Your favorite motto:

"Yesterday is history. Tomorrow is a mystery. And today? Today is a gift. That's why we call it the present." — Babatunde Olatunji

What makes you happy?

Spending time with my family and friends makes me happy. I love watching my children grow and attending all of their activities.

What makes you laugh?

Any movie with Vince Vaughn, and my husband, Chris, always makes me laugh.

What have you accomplished that has made you proud?

I am most proud of being a mom. My children are my greatest accomplishments. I love them so much.



Photo courtesy of Kim Iiams

"My simplest pleasure is my family. At the end of a hectic day, it is always nice to know they will be there when I get home. My family always makes me laugh, and there is never a dull moment in my house."

How do you take care of yourself financially?

In my line of work, it is important to look at your mortgage as one of your greatest financial tools. It is important to make sure you have the lowest rate possible. This is one of the biggest debts most people have, and it is important to manage that like any other investment. And most importantly, pay off your credit card monthly.

If you could do or be anything you want, what would it be?

I would be a world-famous scientist, and I would find a cure for cancer.

If you knew then what you know now, what would you have done differently?

I have a very weak stomach and didn't think I could do the medical field. If I could go back, I would go to medical school.

My simplest pleasure:

My simplest pleasure is my family. At the end of a hectic day, it is always nice to know they will be there when I get home. My family always makes me laugh, and there is never a dull moment in my house.

What financial advice would you give other women?

I would say you should always have a budget, track your money, plan for your future, maximize your 401(k), make sure you have the lowest rate possible on your mortgage and any other debt, and pay any credit card you have monthly.

How do you give back to your community?

I am currently on the Red Cross board, and I am on the Mary Greeley Medical Center Board as treasurer. I love helping in any way I can in the community. I help in my daughter's classroom one hour a week during the literacy block, and I really enjoy working with the children. They are so spontaneous and funny. ♦

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